

# 2016회계연도 (제9기) 결산공고

2016.1.1~2016.12.31

 KB 금융지주

국민의 평생  
금융파트너 

KB 금융그룹



# 재무제표 Financial Statements

## ■ 대차대조표 Balance Sheet

제9기 2016년 12월 31일 현재 (As of December 31, 2016)

(단위:백만원 / Unit:Million won)

계정과목	Description	금액 (Amount)
<b>자 산</b>	<b>Assets</b>	
I. 현금 및 예치금	Cash & Due from Financial institutions	115,065
II. 당기손익인식금융자산	Financial Assets at Fair Value through Profit or Loss	246,656
III. 대출채권	Loans	29,415
IV. 종속기업투자	Investments in Subsidiaries	21,392,745
V. 관계기업투자	Investment in Associate	1,053,690
VI. 유형자산	Property and Equipment	469
VII. 무형자산	Intangible Assets	8,092
VIII. 이연법인세자산	Deferred Income Tax Assets	4,604
IX. 기타자산	Other Assets	519,223
<b>자산총계</b>	<b>Total Assets</b>	<b>23,369,959</b>
<b>부 채</b>	<b>Liabilities</b>	
I. 차입부채	Debts	350,000
II. 사채	Debentures	3,474,200
III. 순확정급여부채	Net Defined Benefit Liabilities	(193)
IV. 당기법인세부채	Current Income Tax Liabilities	419,607
IV. 기타부채	Other Liabilities	104,528
<b>부채총계</b>	<b>Total Liabilities</b>	<b>4,348,142</b>
<b>자 본</b>	<b>Equity</b>	
I. 자본금	Share Capital	2,090,558
II. 자본잉여금	Capital Surplus	14,656,168
III. 기타포괄손익누계액	Accumulated Other Comprehensive Loss	(4,742)
IV. 이익잉여금	Retained Earnings	2,998,923
IV. 자기주식	Treasury shares	(719,090)
<b>자본총계</b>	<b>Total Equity</b>	<b>19,021,817</b>
<b>부채와 자본총계</b>	<b>Total Liabilities and Equity</b>	<b>23,369,959</b>

■ 손익계산서 Income Statement

제 9 기 2016년 1월 1일부터 2016년 12월 31일까지 (For the Year Ended December 31, 2016)

(단위:백만원 / Unit:Million won)

계정과목	Description	금액 (Amount)
<b>I. 순이자이익</b>	Net Interest Income(Expense)	<b>(55,924)</b>
1. 이자수익	Interest Income	4,597
2. 이자비용	Interest Expense	(60,521)
<b>II. 순수수수료이익</b>	Net Fee and Commission Income(Expense)	<b>(7,214)</b>
1. 수수료수익	Fee and Commission Income	203
2. 수수료비용	Fee and Commission Expense	(7,417)
<b>III. 당기손익인식금융상품순손익</b>	Net Gains on Financial Assets at Fair Value through Profit or Loss	<b>5,272</b>
<b>IV. 기타영업손익</b>	Net Other Operating Income	<b>694,908</b>
<b>V. 일반관리비</b>	General and Administrative Expense	<b>(46,734)</b>
<b>VI. 신용손실충당금반영전 영업손익</b>	Operating Profit before Provision for Credit Losses	<b>590,308</b>
<b>VII. 신용손실충당금전입액</b>	Provision for Credit Losses	-
<b>VIII. 영업이익</b>	Operating Profit	<b>590,308</b>
<b>IX. 영업외손익</b>	Net Non-Operating Income(Expense)	<b>(340)</b>
<b>X. 법인세비용차감전순이익</b>	Profit before Income Tax	<b>589,968</b>
<b>XI. 법인세수익(비용)</b>	Income Tax Benefit(Expense)	<b>164</b>
<b>XII. 당기순이익</b>	Profit for the Year	<b>590,132</b>
<b>XIII. 법인세비용차감후 당기기타포괄손익</b>	Other Comprehensive Income(Loss) for the Year, Net of Tax	<b>237</b>
<b>당기손익으로 재분류되지 않는 포괄손익</b>	Items That Will Not Be Reclassified to Profit or Loss	<b>237</b>
1. 순확정급여부채의재측정요소	Remeasurements of Net Defined Benefit Liabilities	237
<b>XIV. 당기총포괄이익</b>	Total Comprehensive Income for the Year	<b>590,369</b>
<b>XV. 주당이익</b>	Earnings per Share	
기본주당이익	Basic Earnings per Share	1,538원
희석주당이익	Diluted Earnings per Share	1,530원

# 연결 재무제표 Consolidated Financial Statements

## 연결대차대조표 Consolidated Balance Sheet

제 9 기 2016년 12월 31일 현재 (As of December 31, 2016)

(단위:백만원 / Unit:Million won)

계정과목	Description	금액 (Amount)
<b>자 산</b>	<b>Assets</b>	
I. 현금 및 예치금	Cash and Due from Financial Institutions	17,884,863
II. 당기손익인식 금융자산	Financial Assets at Fair Value Through Profit or Loss	27,858,364
III. 파생금융자산	Derivative Financial Assets	3,381,935
IV. 대출채권	Loans	265,486,134
V. 투자금융자산	Financial Investments	45,147,797
VI. 관계기업투자	Investments in Associates	1,770,673
VII. 유형자산	Property and Equipment	3,627,268
VIII. 투자부동산	Investment Property	755,011
IX. 무형자산	Intangible Assets	652,316
X. 당기법인세자산	Current Income Tax Assets	65,738
XI. 이연법인세자산	Deferred Income Tax Assets	133,624
XII. 매각예정자산	Assets Held for Sale	52,148
XIII. 기타자산	Other Assets	8,857,785
<b>자산총계</b>	<b>Total Assets</b>	<b>375,673,656</b>
<b>부 채</b>	<b>Liabilities</b>	
I. 당기손익인식 금융부채	Financial Liabilities at Fair Value Through Profit or Loss	12,122,836
II. 파생금융부채	Derivative Financial Liabilities	3,807,128
III. 예수부채	Deposits	239,729,695
VI. 차입부채	Debts	26,251,486
V. 사채	Debentures	34,992,057
VI. 충당부채	Provisions	537,717
VII. 순확정급여부채	Net Defined Benefit Liabilities	96,299
VIII. 당기법인세부채	Current Income Tax Liabilities	441,812
IX. 이연법인세부채	Deferred Income Tax Liabilities	103,482
X. 기타부채	Other Liabilities	26,329,741
<b>부채총계</b>	<b>Total Liabilities</b>	<b>344,412,253</b>
<b>자 본</b>	<b>Equity</b>	
<b>I. 지배기업주주지분</b>	<b>Equity Attributable to Shareholders of the Parent Company</b>	<b>30,998,044</b>
1. 자본금	Share Capital	2,090,558
2. 자본잉여금	Capital Surplus	16,994,902
3. 기타포괄손익누계액	Accumulated Other Comprehensive Income	405,329
4. 이익잉여금	Retained Earnings	12,229,228
5. 자기주식	Treasury Shares	(721,973)
<b>II. 비지배지분</b>	<b>Non-Controlling Interests</b>	<b>263,359</b>
<b>자본총계</b>	<b>Total Equity</b>	<b>31,261,403</b>
<b>부채와 자본총계</b>	<b>Total Liabilities and Equity</b>	<b>375,673,656</b>

연결손익계산서 Consolidated Income statement

제 9 기 2016년 1월 1일부터 2016년 12월 31일까지 (For the Year Ended December 31, 2016)

(단위:백만원 / Unit: Million won)

계정과목	Description	금액 (Amount)
<b>I . 순이자이익</b>	<b>Net Interest Income</b>	<b>6,402,529</b>
1. 이자수익	Interest Income	10,021,882
2. 이자비용	Interest Expense	(3,619,353)
<b>II . 순수수수료이익</b>	<b>Net Fee and Commission Income</b>	<b>1,584,892</b>
1. 수수료수익	Fee and Commission Income	3,150,877
2. 수수료비용	Fee and Commission Expense	(1,565,985)
<b>III. 당기손익인식금융상품순손익</b>	<b>Net Gains on Financial Assets /Liabilities at Fair Value through Profit or Loss</b>	<b>(8,768)</b>
<b>IV. 기타영업손익</b>	<b>Net Other Operating Income(Expense)</b>	<b>(533,711)</b>
<b>V. 일반관리비</b>	<b>General and Administrative Expense</b>	<b>(5,228,711)</b>
<b>VI. 신용손실충당금반영전 영업이익</b>	<b>Operating Profit before Provision for Credit Losses</b>	<b>2,216,231</b>
<b>VII. 신용손실충당금전입액</b>	<b>Provision for Credit Losses</b>	<b>(539,283)</b>
<b>VIII. 영업이익</b>	<b>Net Operating Profit</b>	<b>1,676,948</b>
<b>IX. 영업외손익</b>	<b>Net Non-Operating Profit(Loss)</b>	<b>951,707</b>
1. 관계기업투자손익	Share of Profit(Loss) of Associates	280,838
2. 기타영업외손익	Net Other Non-Operating Income(Expense)	670,869
<b>X. 법인세비용차감전순이익</b>	<b>Profit before Income Tax</b>	<b>2,628,655</b>
<b>XI. 법인세비용</b>	<b>Income Tax Expense</b>	<b>(438,475)</b>
<b>XII. 당기순이익</b>	<b>Profit for the Year</b>	<b>2,190,180</b>
<b>XIII. 법인세비용차감후 당기기타포괄손익</b>	<b>Other Comprehensive Income(Loss) for the Year, Net of Tax</b>	<b>(24,937)</b>
<b>당기손익으로 재분류되지 않는 포괄손익</b>	<b>Items That Will Not Be Reclassified to Profit or Loss</b>	<b>16,294</b>
1. 순확정급여부채의 재측정요소	Remeasurements of Net Defined Benefit Liabilities	12,671
2. 관계기업 기타포괄손익에 대한 지분	Share of Other Comprehensive Income of Associates	3,623
<b>후속적으로 당기손익으로 재분류될 수 있는 포괄손익</b>	<b>Items That May Be Reclassified Subsequently to Profit or Loss</b>	<b>(41,231)</b>
1. 외환차이	Exchange Differences on Translating Foreign Operations	20,148
2. 투자금융자산평가손익	Change in Value of Financial Investments	(47,871)
3. 관계기업 기타포괄손익에 대한 지분	Share of Other Comprehensive Income of Associates	(10,716)
4. 현금흐름위험회피손익	Cash Flow Hedge	4,303
5. 해외사업장순투자위험 회피수단의 손익	Gains(Losses) on Hedges of a Net Investment in a Foreign Operation	(7,095)
<b>XIV. 당기총포괄이익</b>	<b>Total Comprehensive Income for the Year</b>	<b>2,165,243</b>
<b>당기순이익의 귀속</b>	<b>Profit Attributable to:</b>	<b>2,190,180</b>
지배기업주주지분순이익	Shareholders of the Parent Company	2,143,744
비지배지분순이익	Non-Controlling Interests	46,436
<b>당기총포괄이익의 귀속</b>	<b>Total Comprehensive Income for the Year Attributable to:</b>	<b>2,165,243</b>
지배기업주주지분총포괄이익	Shareholders of the Parent Company	2,118,829
비지배지분총포괄이익	Non-Controlling Interests	46,414
<b>XV. 주당이익</b>	<b>Earnings per Share</b>	
기본주당이익	Basic Earnings per Share	5,588
희석주당이익	Diluted Earnings per Share	5,559

위와 같이 공고함  
2017년 3월 24일

## 주식회사 KB금융지주

대표이사 회장 윤종규  
담당책임자 재무기획부 (경영관리 Unit)장 신승협

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위 재무상태표를 포함한 제9기 재무제표 및 연결재무제표는 중요성의 관점에서 한국채택국제회계기준에 따라 작성되었습니다.

삼일회계법인 대표이사 김영식

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